

## Health FSA Rules to Remember

### FSA Carry Forward

Participants currently enrolled in the Health Care FSA can roll over up to \$550 of unused Health Care FSA funds into the next plan year. The maximum carry forward limit will be indexed in future years.

### Use or Lose Rule

You will lose the remaining balance over the current carry forward limit at the end of your plan year.

Example: You have \$600 in your Health FSA and your plan year is ending soon. Since your plan has the carry forward provision, you can roll over \$550 into the next plan year. But, you'll lose the \$50 remaining in your account if you don't use it by the end of your plan year. Make sure you exhaust those funds to avoid losing any money!

### Questions?

Customer service hours are Monday - Friday, 8:30 am - 10:00 pm ET.

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Suite 500  
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### What is the Health FSA Carry Forward?

Employees who enroll in the Health Care FSA no longer have to worry as much about losing unused funds at the end of the plan year! You can roll unused funds - up to \$550 - into the next plan year. Your carry forward account will continue to roll over until the amount is exhausted.



**PLEASE NOTE:** The carry forward only applies to the Health Care FSA; it does not apply to any other accounts.

### How Claims Will Be Paid

- If you have a balance in your 2020 account, you can submit claims for expenses incurred in 2020 until your run out period ends. Please refer to your plan summary to see your plan's specific run out date.
- After your run-out period for 2020 ends, any leftover money in the 2020 FSA will be available in a new account labeled FSA Carry Forward.
- Claims with dates of service in 2021 pay from the 2021 FSA first then, when funds are exhausted, the 2020 FSA Carry Forward account.

### Important Tips

- Your P&A Benefits Card will automatically know which account to deduct from when you use it.
- **Your current 2021 account will always be used first for 2021 expenses. Only after your account is exhausted will your carry forward account be used.**
- Check your account balance anytime by logging into your account at [padmin.com](http://padmin.com) or by downloading our app. To get the app, search "P&A Group" on the [App Store](#) or [Google Play](#).

